GOLDWATER BANK N A

| Seat | GOLDWATI | LIN DAINN IN A | | | | |
|--|--|----------------|-----------------------|---------|----------|-------------------|
| Control Con | | | | | | Number of Insured |
| Selected balance and off-balance sheet items | | CPP Disburse | CPP Disbursement Date | | Cert | |
| Selected balance and off-balance sheet items | | | | | | |
| Semicros bunkers and con-solutions sheet returns Semicros Se | | 02/00/ | 2003 | 30. | | |
| Auche | Selected balance and off-balance sheet items | 20: | 2010 | | 11 | %chg from prev |
| Sear | | \$ mill | ions | \$ mill | lions | |
| Second S | Assets | | \$192 | | \$154 | -19.6% |
| Scale Section Sectio | Loans | | \$89 | | \$92 | 4.0% |
| Some requip | Construction & development | | \$11 | | \$5 | -47.8% |
| Content | Closed-end 1-4 family residential | | \$47 | | \$47 | -0.7% |
| Section Sect | Home equity | | \$1 | | \$1 | -19.2% |
| Commercial Animatrial | Credit card Credit card | | \$0 | | \$0 | |
| Description of social content of the Content of t | Other consumer | | \$5 | | \$1 | -84.8% |
| Unused commitments 50 | Commercial & Industrial | | \$6 | | \$4 | -32.8% |
| Securities (Securities (Sec | Commercial real estate | | \$16 | | \$26 | 56.0% |
| Securities (Securities (Sec | Harrist and the second | | źo. | | <u> </u> | 07.50 |
| Mort gaple packed securities (OSE and private issue) 527 524 -12. | | | | | | |
| Seed to a december Seed | | | | | | |
| Size | | | | | | |
| Cash & balances due | | | | | | |
| Cosed-end mortgage originations | | | | | | -1.8% |
| Cased-and mortaging originated for sale (quarter) | Cash & balances due | | \$16 | | \$12 | -23.8% |
| Consed and mortagoe originated for sole (quanter) | Residential mortgage originations | | | | | |
| Conserved MELOC ariginated for sale (quarter) Sp Sp Sp Sp Sp Sp Sp S | | | \$207 | | \$176 | |
| S214 S179 -16. | | | | | | |
| Solution Solution | | | | | | |
| Liabilities | | | | | | |
| Deposits S181 | | | | | | |
| Total other borrowings | Liabilities | | \$183 | | \$149 | |
| Equity Equity capital at quarter end Sg Sg Sg 47. | Deposits | | | | \$148 | |
| Equity capital at quarter end \$9 \$5\$.47. Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 Performance Ratios Tier 1 leverage ratio 4.6% 3.2% 3.2% 3.2% 3.2% 3.2% 3.2% 3.2% 3.2 | Total other borrowings | | \$0 | | \$0 | |
| Equity capital at quarter end \$9 \$5 47. Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 Performance Ratios Tier 1 leverage ratio | FHLB advances | | \$0 | | \$0 | |
| Equity capital at quarter end \$9 \$5 47. Stock sales and transactions with parent holding company (cumulative through calendar year) \$0 \$0 Performance Ratios Tier 1 leverage ratio | E. A | | | | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) So So | | | ćo | | ćr | 47.20/ |
| Performance Ratios Tier 1 leverage ratio | | | | | | |
| Tier 1 leverage ratio 4.6% 3.2% Tier 1 risk based capital ratio 12.0% 6.8% Total risk based capital ratio 13.3% 8.1% Return on equity¹ -6.4% -45.3% Return on assets¹ -0.3% 1.15% Net interest margin¹ 2.8% 3.3% Coverage ratio (I/ALLI-Alloc transfer risk)/Noncurrent loans)) 41.3% 27.2% Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases¹ 3.5% 0.1% ¹ Quarterly, annualized. *** *** | Stock sales and transactions with parent notaling company (cumulative through calendar year) | | \$0 | | \$0 | NA NA |
| Tier 1 risk based capital ratio 12.0% 6.8% Total risk based capital ratio 13.3% 8.1% Return on equity¹6.4% -45.3% Return on assets¹0.3% -1.5% Net interest margin¹ 2.8% 3.3% Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)) 41.3% 27.2% Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases¹ 3.5% 0.1% **Noncurrent Loans** **Noncurrent Loans** **Noncurrent Loans** **Gross Charge-Offs* Asset Quality (% of Total Loan Type) 2010 2011 2010 2011 **Construction & development 2.3% 46.5% 0.0% 0.0% **Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% **Home equity 0.0% 0.0% 0.0% 0.0% **Credit cord 0.0% 0.0% 0.0% 0.0% **Other consumer 6.7% 1.0% 6.5% 0.0% **Commercial & Industrial 28.4% 42.0% 0.2% 0.0% **Commercial real estate** **Commercial real estate** **Total Capital Ca | Performance Ratios | | | | | |
| Total risk based capital ratio 13.3% 8.1% Return on equity¹ -6.4% -45.3% Return on assets¹ -0.3% -1.5% Net interest margin¹ 2.8% 3.3% Coverage ratio {(IALLL+Alloc transfer risk)/Noncurrent loans)} 41.3% 27.2% Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases¹ 3.5% 0.1% Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Quarterly, annualized. 2010 2011 2010 2011 Construction & development 2.3% 46.5% 0.0% 0.0% Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% Home equity 0.0% 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Commercial & Industrial 28.4% 42.0% 0.2% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% O.0% 0.0% 0.0% 0.0% Commercial real estate 10.6% 0.0% 0.0% O.0% 0.0% | Tier 1 leverage ratio | | 4.6% | | 3.2% | |
| Return on equity¹ -6.4% -45.3% Return on assets¹ -0.3% -1.5% Net interest margin¹ 2.8% 3.3% Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)} 41.3% 27.2% Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases¹ 3.5% 0.1% ² Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2010 2011 2010 2011 Construction & development 2.3% 46.5% 0.0% 0.0% Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% Home equity 0.0% 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 6.7% 1.0% 6.5% 0.0% Commercial & Industrial 28.4% 42.0% 0.2% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% | Tier 1 risk based capital ratio | | 12.0% | | 6.8% | |
| Return on assets -0.3% -1.5% Net interest margin | Total risk based capital ratio | | 13.3% | | 8.1% | |
| Net interest margin 1 2.8% 3.3% Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}} 41.3% 27.2% Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases 1 3.5% 0.1% 1 Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2010 2011 2010 2011 Construction & development 2.3% 46.5% 0.0% 0.0% Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% Home equity 0.0% 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 6.7% 1.0% 6.5% 0.0% Commercial & Industrial 28.4% 42.0% 0.2% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% | Return on equity ¹ | | -6.4% | | -45.3% | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} | Return on assets ¹ | | -0.3% | | -1.5% | |
| Loss provision to net charge-offs (qtr) 25.3% 0.0% Net charge-offs to average loans and leases¹ 3.5% 0.1% 1 Quarterly, annualized. Noncurrent Loans Gross Charge-Offs | Net interest margin ¹ | | 2.8% | | 3.3% | |
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| Noncurrent Loans Gross Charge-Offs | Loss provision to net charge-offs (qtr) | | 25.3% | | 0.0% | |
| Noncurrent Loans Gross Charge-Offs | Net charge-offs to average loans and leases ¹ | | 3.5% | | 0.1% | - |
| Asset Quality (% of Total Loan Type) 2010 2011 2010 2011 Construction & development 2.3% 46.5% 0.0% 0.0% Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% Home equity 0.0% 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 6.7% 1.0% 6.5% 0.0% Commercial & Industrial 28.4% 42.0% 0.2% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% | ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) 2010 2011 2010 2011 Construction & development 2.3% 46.5% 0.0% 0.0% Closed-end 1-4 family residential 9.8% 7.6% 1.1% 0.0% Home equity 0.0% 0.0% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 6.7% 1.0% 6.5% 0.0% Commercial & Industrial 28.4% 42.0% 0.2% 0.0% Commercial real estate 10.6% 0.0% 0.0% 0.0% | | | | | | |
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| Commercial real estate 10.6% 0.0% 0.0% 0.0% | | | | | | |
| | | | | | | - |
| Total loans 9.6% 8.5% 1.0% 0.1% | | | | | | |